

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT ILLINOIS
EASTERN DIVISION

In re)	Chapter 7
)	
CRAIG T. & LORRAINE A. ROWELLS)	Case No. 05-58410-PSH
)	
Debtors.)	Hon. Pamela S. Hollis

**Notice of Trustee's Final Report, Hearing on Applications
for Compensation, and Hearing on the Abandonment
of Property by the Trustee**

To the Debtors, Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: U.S. Bankruptcy Court, 219 S. Dearborn, Courtroom 644, Chicago, IL 60604

On: **February 12, 2009** Time: **10:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$20,188.15
Disbursements	\$19.05
Net Cash Available for Distribution	\$20,169.10

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>JOSEPH A. BALDI, TRUSTEE</u> <i>Trustee Compensation</i>	\$1,523.20	\$1,245.45	\$0.00
<u>JOSEPH A. BALDI & ASSOCIATES, P.C.</u> <i>Attorney for Trustee</i>	\$0.00	\$2,871.00	\$47.43

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows: NONE
6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are: NONE

7. Claims of general unsecured creditors totaling \$103,084.05 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 15.53%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
000001	Discover Bank	\$9,275.46	\$1,445.41
000002	American Express Centurion Bank	\$6,560.59	\$1,022.35
000003	American Express Travel Related	\$4,381.81	\$682.82
000004	Target National Bank	\$1,061.59	\$165.43
000005	World Financial Network National BA	\$140.46	\$21.89
000006	World Financial Network National BA	\$122.28	\$19.05
000009	Chase Bank, USA, NA	\$1,254.04	\$195.42
000010	Credit First NA	\$1,200.68	\$187.10
000011	Credit First NA	\$1,719.31	\$267.92
000012	United States Dept. Of Education	\$12,167.68	\$1,896.11
000014	St. Alexius Medical Center	\$292.55	\$45.59
000015	B-Real, LLC/Chase Bank USA, N.A.	\$1,263.28	\$196.86
000016	B-Real, LLC/Chase Bank USA, N.A.	\$1,121.23	\$174.72
000017	Mile Rock, True Logic Financial	\$15,592.72	\$2,429.84
000018	Recovery Management Systems Corp	\$857.48	\$133.62
000019	Capital Recovery One Assignee	\$4,666.64	\$727.21
000023	Poplar Creek Family Practice	\$860.00	\$134.02
000024	Citibank (South Dakota) N.A.	\$8,812.73	\$1,373.30
000025	Citibank (South Dakota). N.A.	\$1,004.90	\$156.59
000026	Citibank NA As Trustee	\$15,843.18	\$2,468.86
000027	Harris N A	\$4,277.74	\$666.61
000028	E-Cast Settlement Corporation	\$10,232.22	\$1,594.50
000029	American Express Travel Related	\$375.48	\$0.00

8. The following claims have been disallowed or withdrawn:

<u>Claim Number</u>	<u>Claimant</u>
000008	Bank of America, N.A.
000013	Ford
000020	Harris NA
000021	Credit First NA
000022	Credit First NA

9. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
10. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
11. Debtors have been discharged.
12. The Trustee proposes to abandon the following property at the hearing: NONE

Dated: **January 13, 2009**

For the Court,

By: **KENNETH S. GARDNER**

Kenneth S. Gardner
Clerk of the U.S. Bankruptcy Court
219 S. Dearborn, 7th Floor
Chicago, Illinois 60604

Trustee: Joseph A. Baldi
Address: 19 South LaSalle Street, Suite 1500
Chicago, IL 60603
Phone No.: (312) 726-8150

Certificate of Service Page 3 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 05-58410

User: amcc7
Form ID: pdf002

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Total Served: 103

Date Rcvd: Jan 13, 2009

The following entities were served by first class mail on Jan 15, 2009.

db +Craig T Rowells, 1055 Wothington Dr, Hoffman Estates, IL 60169-2335
jdb +Lorraine A Rowells, 1055 Worthington Dr, Hoffman Estates, IL 60169-2335
aty +Charles A Johnson, Charles A Johnson P C, 684 W Boughton Road,
Bolingbrook, IL 60440-1524
aty +Donna B Wallace, Joseph A Baldi & Associates, PC, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
aty +Elizabeth C Berg, Joseph A. Baldi & Associates, 19 S Lasalle Street, , Suite 1500,
Chicago, IL 60603-1413
tr +Joseph A Baldi, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
10311718 AMCA, PO Box 1235, Elmsford, NY 10523-0935
10311717 +Alliance One, 1684 Woodlands Dr., Suite 150, Maumee, Oh 43537-4026
10311716 +Alliance One, 1160 Centre Point Dr., Suite 1, Mendota Heights, MN 55120-1270
10311720 American Express, PO Box 360001, Ft. Lauderdale, FL 33336-0001
10311719 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
10734842 American Express Travel Related Services Co Inc, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
11475778 American Express Travel Related Svcs Co, Inc Corp Card, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
10311721 +Arrow Financial Services LLC, 21031 Network place, Chicago, IL 60678-0001
10311722 Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046
10311727 +BP, Processing Center, Des Moines, IA 50360-0001
10311723 +Baker, Miller,Markoff & Krasny, 29 N. Wacker Drive, 5th Floor, Chicago, IL 60606-2851
10311724 Bank of America, PO Box 650260, Dallas, TX 75265-0260
10311725 Bank of America, Mortgage Customer Service, PO Box 9000, Getzville, NY 14068-9000
10747280 +Bank of America N.A., 475 Crosspoint Parkway, P.O. Box 9000, Getzville, New York 14068-9000
10311726 Behavioral Healthcare Asso., 1375 E. Schaumburg Rd., Suite 260, Schaumburg, IL 60194-3658
10311728 Cardmember Service/Bank One, PO Box 15153, Wilmington, DE 19886-5153
10311730 Cardmember Service/Chase, PO Box 15153, Wilmington, DE 19886-5153
10311729 Cardmember Services/Bank One, PO Box 94011, Palatine, IL 60094-4011
10311731 +Central Credit Services Inc., PO Box 189, St. Charles, MO 63302-0189
10311732 Chase, PO Box 15651, Wilmington, DE 19886-5651
12836261 Chase Bank USA NA, PO Box 15145, Wilmington DE 19850-5145
10747415 +Chase Bank, USA, NA, POB 100018, Kennesaw, GA 30156-9204
10311733 +Citgo, Processing Ctr, Des Moines, IA 50362-0001
10311734 Citi Cards, PO Box 6415, The Lakes, NV 88901-6415
10311735 Citi Cards, PO Box 6419, The Lakes, NV 88901-6419
10311736 Citi Cards, PO Box 1822532, Columbus, OH 43218-2532
10311737 CitiCorp Credit Services Inc, PO Box 3136, Milwaukee, WI 53201-3136
11159928 Citibank (South Dakota) N.A., Exception Payment Processing, P.O. Box 6305,
The Lakes, NV 88901-6305
11164218 +Citibank (South Dakota). N.A., DBA: Citgo, 4740 121st ST, Urbandale, Ia 50323-2402
11170320 +Citibank NA as trustee for the Student Loan Corp, c/o Citibank (South Dkota) NA,
701 E 60th Street North, Sioux Falls, SD 57104-0493
10311738 +Client Services Inc., 3451 Harry S. Truman Blvd, St. Charles, MO 63301-9816
10311739 +Collect Corp, 455 North 3rd Street, Suite 260, Phoenix, AZ 85004-0630
10311740 Credit First N.A., PO Box 81344, Cleveland, OH 44188-0344
10751883 +Credit First NA, P O Box 818011, Cleveland, OH 44181-8011
10311742 +Elk Grove Open MRI, Inc., PO Box 5940, Dept 20-1013, Carol Stream, IL 60197-5940
10311743 Encore, 400 N.Rogers Rd., PO Box 3330, Olathe, KS 66063-3330
10311744 Exxon Mobil, PO Box 4598, Carol Stream, IL 60197-4598
10311745 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, Indiana (Northern), PO Box 630778,
Cincinnati, Oh 45263-0778)
10311746 Ford Credit, PO Box 64400, Colorado Springs, CO 80962-4400
10766181 +Ford Motor Credit Company, Drawer 55-953, POB 55000, Detroit, MI 48255-0001
10311748 Gonazalez & Weichert LLC, 5975 Cattlemen Lane, PO Box 50276, Sarasota, FL 34232-0302
10908604 +HARRIS NA, 3800 GOLF ROAD STE 300, ROLLING MEADOWS, IL 60008-4005, ATTN: KENDRA MCNEIL
10311749 Harris Bank, PO Box 6201, Carol Stream, IL 60197-6201
11225062 +Harris N A, 3800 Golf Rd., Suite 300, Box 5038, Rolling Meadows, IL 60008-4005
10311750 Household Bank, DISPUTE PROCESSING, TiGARD, OR 97223-8517
10311752 +Keynote Consulting Inc., 220 W. Campus Dr, Suite 102, Arlington Height, IL 60004-1498
10311753 +Lake View Dental Asso. PC, 1014 W. Belmont Ave, Chicago, IL 60657-3303
10311754 Lane Bryant, PO Box 659728, San Antonio, TX 78265-9728
10311755 Lou Harris & Company, PO Box 977, Northbrook, IL 60065-0977
10311757 MBNA America, PO Box 15137, Wilmington, DE 19886-5137
10311761 +MRI Arlington Heights, 1434 N. Emporia, Wichita, KS 67214-1279
10311756 Marshall Fields, PO Box 94578, Cleveland, OH 44101-4578
10311758 +Medical Correspondence Mang., 6428 Joliet Rd., Suite 105, Countryside, IL 60525-4687
10311759 +Medical Imaging Prof.S.C., 9410 Compubill Dr., Orland Park, IL 60462-2627
10311760 Meyer & Njus P.A., 1100 U.S. Bank plaza, Minneapolis, MN 55402
10801748 Mile Rock, True Logic Financial Corp, p.o box 4238, englewood. CO 80155-4238
10311765 +NCO Financial Systems Inc., PO box 61247, Virginia Beach, VA 23466-1247
10311764 +NCO Financial Systems Inc., 6286 Pearl Road, Parma Heights, OH 44130-3062
10311766 +NCO Financial Systems/CITIBANK, PO Box 41625, Philadelphia, PA 19101
10311767 NCO Fionancial Systems Inc., PO Box 41417, Dept 99, Philadelphia, PA 19101
10311768 NCO Fionancial Systems Inc., PO Box 41747, Philadelphia, PA 19101-1457
10311762 National Financial Systems, 600 W. John St., PO Box 9041, Hicksville, NY 11802-9041
10311763 Nationwide Credit Inc., PO Box 740640, Atlanta, GA 30374-0640
10311769 New York & Company, PO Box 182122, Columbus, OH 43218-2122
10311770 +Northwest Collectors Inc., 3601 Algonquin Rd., Suite 500, Rolling Meadows, IL 60008-3143

District/off: 0752-1
Case: 05-58410

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Total Served: 103

Date Rcvd: Jan 13, 2009

10311772 +POPLAR CREEK FAMILY PRACTICE, 1555 BARRINGTON ROAD, Suite 3450,
Hoffman Estates, IL 60169-1081
10311771 +Pentagroup Financial LLC, 5959 Corporate Dr., Suite 1400, Houston, TX 77036-2311
10741545 +Poplar Creek Family Practice, 1555 Barrington Rd Suite 3450, Hoffman Est, IL 60169-1081
10311773 Providian Visa, PO Box 660487, Dallas, TX 75266-0487
10311774 +Puga M.D. & Associates S.C., 3601 Algonquin Rd., Suite 500, Rollings Meadows, IL 60008-3126
10311775 Quest Diagnostics, PO Box 64804, Baltimore, MD 21264-4804
10311776 Radiological Consultants Woods, 36311 Treasury Center, Chicago, IL 60694-6300
10311777 +Rehabilitation Inst. Chicago, PO Box 6084, Chicago, IL 60678-0001
10311778 Sears, PO Box 182149, Columbus, OH 43218-2149
10311779 +Sears Dental, PO Box 241306, Mayfield Heights, OH 44124-8306
10311780 +Service Medical Equip.Inc., 764 Burr Oak Dr., Westmont, IL 60559-1122
10311781 St. Alexius Medical Center, 21219 Network Place, Chcago, IL 60673-1212
10311782 Student Loan Copr., c/o CitiBank (Nevada),N.A., PO Box 6615, The Lakes, NV 88901-6615
10311783 Target National Bank, PO Box 59231, Minneapolis, MN 55459-0231
10735472 +Target National Bank (f.k.a. Retailers National Ba, TARGET, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
10311784 TrueLogic Financclal Corp., PO Box 4387, Englewood, CO 80155-4387
10311785 U.S. Dept. of Education, PO Boix 530260, Atlanta, GA 30353-0260
10762193 UNITED STATES DEPARTMENT OF EDUCATION, DIRECT LOAN SERVICING CENTER, P.O. BOX 5609,
GREENVILLE, TX 75403-5609
10311786 Valentine & Kebartas Inc., PO Box 325, Lawrence, MA 01842-0625
10741209 +World Financial Network National Bank, Lane Bryant Retail, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
10741211 +World Financial Network National Bank, New York & Company, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
10311787 +Zwicker & Associates P.C., 800 Federal Street, Andover, Massachusetts 01810-1067
11228499 eCAST Settlement Corporation successor to, CitiBank South Dakota NA, POB 35480,
Newark NJ 07193-5480

The following entities were served by electronic transmission on Jan 14, 2009.

10793058 +E-mail/PDF: BNCEmails@blinellc.com Jan 14 2009 04:18:21 B-Real, LLC/Chase Bank USA, N.A.,
Mail Stop 550, 2101 Fourth Ave., Suite 1030, Seattle, WA 98121-2317
12407651 +E-mail/PDF: rmscedi@recoverycorp.com Jan 14 2009 04:18:23 Capital Recovery One,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10734340 E-mail/PDF: mrdisen@discoverfinancial.com Jan 14 2009 04:19:18
Discover Bank/Discover Financial Services, PO Box 8003, Hilliard OH 43026
10311741 E-mail/PDF: mrdisen@discoverfinancial.com Jan 14 2009 04:19:18 Discover Card, PO Box 30395,
Salt Lake City, UT 84130-0395
10311747 E-mail/PDF: gecsedl@recoverycorp.com Jan 14 2009 04:17:54 GE Money Bank, PO Box 960061,
Orlando, FL 32896-0061
10311751 E-mail/PDF: gecsedl@recoverycorp.com Jan 14 2009 04:17:54 JC Penny, PO Box 960001,
Orlando, FL 32896-0001
12390372 E-mail/PDF: rmscedi@recoverycorp.com Jan 14 2009 04:18:24
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
10870014 +E-mail/PDF: rmscedi@recoverycorp.com Jan 14 2009 04:18:24
Recovery Management Systems Corporation, For GE Money Bank, dba MOBIL,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
10870015 +E-mail/PDF: rmscedi@recoverycorp.com Jan 14 2009 04:18:17
Recovery Management Systems Corporation, For GE Money Bank, dba JCPENNEY,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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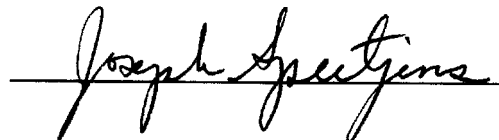
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.